

Information to identify the case:			
Debtor 1:	James Carl Sanfratello		Social Security number or ITIN: xxx-xx-0166
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/9/22
Case number:	22-10501-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Carl Sanfratello	
2. All other names used in the last 8 years		
3. Address	3103 Charlotte St. Erie, PA 16508	
4. Debtor's attorney Name and address	Tina M. Fryling 4402 Peach Street, Suite 3 Erie, PA 16509	Contact phone 814 450 5161 Email: tinafrlyng@gmail.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 814-464-9740 Date: 11/17/22

For more information, see page 2

In re:
James Carl Sanfratello
Debtor

Case No. 22-10501-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Nov 17, 2022

Form ID: 309iPGH

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:

Recip ID	Recipient Name and Address
db	+ James Carl Sanfratello, 3103 Charlotte St., Erie, PA 16508-1212
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15545143	+ Brinks Home Security, Attn: Bankruptcy, Po Box 814530, Dallas, TX 75381-4530

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tinafryling@gmail.com	Nov 17 2022 23:48:00	Tina M. Fryling, 4402 Peach Street, Suite 3, Erie, PA 16509
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Nov 17 2022 23:48:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 18 2022 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 18 2022 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Nov 17 2022 23:48:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Nov 18 2022 04:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15545144	EDI: JPMORGANCHASE	Nov 18 2022 04:43:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15545145	EDI: JPMORGANCHASE	Nov 18 2022 04:43:00	Chase Card Services/Amazon Prime, P.O. Box 6294, Carol Stream, IL 60197
15546563	Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2022 23:54:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15545148	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2022 23:48:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15545142	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2022 23:48:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
15545149	+ Email/Text: bankruptcyteam@quickenloans.com		

District/off: 0315-1

User: auto

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Date Rcvd: Nov 17, 2022

Form ID: 309iPGH

Total Noticed: 23

		Nov 17 2022 23:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15545150	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2022 23:54:29	Resurgent Acquisitions LLC, c/o Resurgent Capital Services LP, @55 Beattie Place, Suite 110, Greenville, SC 29601-5115
15545151	+ EDI: RMSC.COM	Nov 18 2022 04:43:00	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15545152	+ EDI: RMSC.COM	Nov 18 2022 04:43:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15545215	+ EDI: RMSC.COM	Nov 18 2022 04:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15545153	+ EDI: RMSC.COM	Nov 18 2022 04:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15545154	+ EDI: RMSC.COM	Nov 18 2022 04:43:00	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15545155	+ EDI: RMSC.COM	Nov 18 2022 04:43:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15545156	+ EDI: WTRRN BANK.COM	Nov 18 2022 04:43:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15545146		Citibank/Best Buy
15545147		Citibank/Double Cash

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: auto

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Date Rcvd: Nov 17, 2022

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Tina M. Fryling

on behalf of Debtor James Carl Sanfratello tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 4